

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

ROBERT M. STEWART and
MARY R. STEWART,

Plaintiffs,

V.

WORLD INSURANCE COMPANY,
AMERICAN HEALTH UNDERWRITERS,
INC., and JEANNE RAE LOWRY,

Defendants.

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CASE NO. 4:06cv501

**MEMORANDUM ADOPTING REPORT AND
RECOMMENDATION OF THE UNITED STATES MAGISTRATE JUDGE**